

**Information to identify the case:**

Debtor 1 **Jared C. Jenkins**  
First Name Middle Name Last Name  
Debtor 2 **Angie M. Jenkins**  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5630**  
EIN **-----**  
Social Security number or ITIN **xxx-xx-5130**  
EIN **-----**

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **11-27252-JAD**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jared C. Jenkins

Angie M. Jenkins  
fka Angie M. Kisko

4/24/17

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
 Jared C. Jenkins  
 Angie M. Jenkins  
 Debtors

Case No. 11-27252-JAD  
 Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: dkam  
 Form ID: 3180W

Page 1 of 3  
 Total Noticed: 50

Date Rcvd: Apr 24, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 26, 2017.

db/jdb +Jared C. Jenkins, Angie M. Jenkins, 29 Pennsylvania Avenue, California, PA 15419-1220  
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860  
 cr ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage, LLC., PO Box 630267, Irving, TX 75063)  
 13283320 +AES/PHEAA, PO BOX 8183, HARRISBURG, PA 17105-8183  
 13297459 +AES/PHEAA, PO Box 8147, Harrisburg PA 17105-8147  
 13261678 AES/PHEAA-Keystone, 1200 N 7th Street, Harrisburg, PA 17102-1419  
 13282453 +Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933  
 13261684 +Central Credit Control, 916 S. 14th Street, PO Box 988, Harrisburg, PA 17108-0988  
 13344715 CitiFinancial, Inc., P.O. Box 70919, Charlotte, NC 28272-0919  
 13362205 ECMC, P.O. Box 16408, St. Paul, MN 55116-0408  
 13312030 +Equitable Gas Company, c/o Donna Treemarchi, 225 North Shore Drive, Pittsburgh, PA 15212-5860  
 13351434 +HSBC Bank Nevada, N.A., by PRA Receivables Management, LLC, PO Box 12907, Norfolk VA 23541-0907  
 13256832 +Kay Jewelers, PO Box 1799, Akron, OH 44309-1799  
 13261694 +PSECU, Financial Services, 1 Credit Union Place, P.O. Box 60708, Harrisburg, PA 17106-0708  
 14253445 +U.S Bank National Association, as Successor, Nationstar Mortgage, PO Box 619096, Dallas, TX 75261-9096  
 13378332 US Dept of Education, PO Box 65128, St. Paul, MN 55165  
 13442199 +Washington County Tax Claim Bureau, 100 W Beau St-Ste 205, Washington PA 15301-4483  
 13261696 West Virginia State Tax Division, P.O. Box 766, Charleston, WV 25323-0766

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 25 2017 02:04:15 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 cr +EDI: BANKAMER.COM Apr 25 2017 01:23:00 BANK OF AMERICA, N.A., 2380 Performance Dr,  
 Richardson, TX 75082-4333  
 cr +EDI: AISACG.COM Apr 25 2017 01:23:00 Capital One Auto Finance Department,  
 c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347  
 cr +EDI: AISACG.COM Apr 25 2017 01:23:00 Capital One Auto Finance c/o Ascension Capital Gro,  
 P.O. Box 201347, Arlington, TX 76006-1347  
 cr EDI: AIS.COM Apr 25 2017 01:23:00 Midland Funding LLC by American InfoSource LP as a,  
 PO Box 4457, Houston, TX 77210-4457  
 cr EDI: RECOVERYCORP.COM Apr 25 2017 01:23:00 Recovery Management Systems Corporation,  
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605  
 13242876 +EDI: BANKAMER.COM Apr 25 2017 01:23:00 Bank of America, P.O. Box 5170,  
 Simi Valley, CA 93062-5170  
 13261680 +EDI: BANKAMER.COM Apr 25 2017 01:23:00 Bank of America, 450 American Street,  
 Simi Valley, CA 93065-6285  
 13261681 EDI: CAPONEAUTO.COM Apr 25 2017 01:23:00 Capital One Auto, 3905 Dallas Parkway,  
 Plano, TX 75093-7892  
 13268443 +EDI: AISACG.COM Apr 25 2017 01:23:00 Capital One Auto Finance, c/o Ascension Capital Gr,  
 P.O. Box 201347, Arlington, TX 76006-1347  
 13261682 EDI: CAPITALONE.COM Apr 25 2017 01:23:00 Capital One Credit Card, P.O. Box 71083,  
 Charlotte, NC 28272-1083  
 13249712 EDI: DISCOVER.COM Apr 25 2017 01:23:00 Discover Bank, DB Servicing Corporation,  
 PO Box 3025, New Albany, OH 43054-3025  
 13261685 EDI: DISCOVER.COM Apr 25 2017 01:23:00 Discover Financial Services, P.O. Box 6103,  
 Carol Stream, IL 60197-6103  
 13324212 EDI: RECOVERYCORP.COM Apr 25 2017 01:23:00 Equable Ascent Financial, LLC,  
 c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
 13292889 EDI: RECOVERYCORP.COM Apr 25 2017 01:23:00 Granite Recovery LLC,  
 c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
 13261686 +EDI: HFC.COM Apr 25 2017 01:23:00 Household Bank, PO Box 17051,  
 Baltimore, MD 21297-1051  
 13261687 +EDI: IRS.COM Apr 25 2017 01:23:00 Internal Revenue Service, PO Box 2116,  
 Philadelphia, PA 19103-0116  
 13261688 +E-mail/Text: ebnsterling@weltman.com Apr 25 2017 02:03:46 Kay's Jewelers, 375 Ghent Road,  
 Fairlawn, OH 44333-4600  
 13242877 +E-mail/Text: Diane@mvrlaw.com Apr 25 2017 02:03:23 Martha E. Von Rosenstiel, P.C.,  
 649 South Ave, Suite 6, Clifton Heights, PA 19018-3541  
 13537166 EDI: AIS.COM Apr 25 2017 01:23:00 Midland Funding LLC, by American InfoSource LP as agent,  
 PO Box 4457, Houston, TX 77210-4457  
 13261690 +E-mail/Text: egssupportservices@egscorp.com Apr 25 2017 02:04:58 NCO Financial,  
 P.O. Box 15391, Wilmington, DE 19850-5391  
 13283191 +EDI: OPHSUBSID.COM Apr 25 2017 01:23:00 OAK HARBOR CAPITAL III, LLC,  
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13297038 +EDI: OPHSUBSID.COM Apr 25 2017 01:23:00 OAK HARBOR CAPITAL IV, LLC,  
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

District/off: 0315-2 User: dkam Page 2 of 3 Date Rcvd: Apr 24, 2017  
Form ID: 3180W Total Noticed: 50

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

13242878 EDI: AGFINANCE.COM Apr 25 2017 01:23:00 One Main Financial, P.O. Box 183172,  
Columbus, OH 43218-3172  
13261692 EDI: AGFINANCE.COM Apr 25 2017 01:23:00 One Main Financial, 300 Saint Paul Place,  
Baltimore, MD 21202-2120  
13324201 EDI: PRA.COM Apr 25 2017 01:23:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
13625153 +EDI: PRA.COM Apr 25 2017 01:23:00 PRA Receivables Management, LLC, POB 41067,  
Norfolk, VA 23541-1067  
13261693 E-mail/Text: bankruptcynotices@psecu.com Apr 25 2017 02:05:37 PSECU, PO Box 67013,  
Harrisburg, PA 17106-7013  
13293984 EDI: Q3G.COM Apr 25 2017 01:23:00 Quantum3 Group LLC as agent for,  
World Financial Network National Bank, PO Box 788, Kirkland, WA 98083-0788  
13527344 EDI: RECOVERYCORP.COM Apr 25 2017 01:23:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
13261697 EDI: WFNNB.COM Apr 25 2017 01:23:00 WFFNB/Lane Bryant, P.O. Box 659728,  
San Antonio, TX 78265-9728  
13261695 EDI: RMSC.COM Apr 25 2017 01:23:00 Walmart/GECRB, P.O. Box 530927,  
Atlanta, GA 30353-0927

TOTAL: 32

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr U.S. BANK, NATIONAL ASSOCIATION, AS SUCCESSOR  
cr U.S. Bank National Association as Successor Trustee  
cr U.S. Bank National Association, as Trustee, success  
cr U.S. Bank, National Association, as Successor  
cr US Bank National Association et al ...  
cr\* +AES/PHEAA, PO BOX 8147, HARRISBURG, PA 17105-8147  
cr\* ECMC, P.O. Box 16408, St. Paul, MN 55116-0408  
cr\* +PRA Receivables Management, LLC, POB 41067, NORFOLK, VA 23541-1067  
13261679\* +Bank of America, P.O. Box 5170, Simi Valley, CA 93062-5170  
13261683\* +Capital One Credit Card, PO Box 71083, Charlotte, NC 28272-1083  
13261689\* +Martha E. Von Rosenstiel, P.C., 649 South Ave, Suite 6, Clifton Heights, PA 19018-3541  
13537791\* Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457,  
Houston, TX 77210-4457  
13537792\* Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457,  
Houston, TX 77210-4457  
13688493\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive,  
Lewisville, TX 75067)  
13261691\* One Main Financial, P.O. Box 183172, Columbus, OH 43218-3172

TOTALS: 5, \* 10, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 26, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 24, 2017 at the address(es) listed below:

Christopher M. Frye on behalf of Joint Debtor Angie M. Jenkins chris.frye@steidl-steinberg.com,  
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo  
ga@steidl-steinberg.com  
Christopher M. Frye on behalf of Plaintiff Jared C. Jenkins chris.frye@steidl-steinberg.com,  
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo  
ga@steidl-steinberg.com  
Christopher M. Frye on behalf of Debtor Jared C. Jenkins chris.frye@steidl-steinberg.com,  
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo  
ga@steidl-steinberg.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Christopher M. Frye on behalf of Plaintiff Angie M. Jenkins chris.frye@steidl-steinberg.com,  
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo  
ga@steidl-steinberg.com  
James Warmbrodt on behalf of Creditor U.S. Bank National Association, as Trustee, successor  
in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle  
Bank National Association, as Trustee for Merrill bkgroup@kmllawgroup.com  
James Warmbrodt on behalf of Creditor US Bank National Association et al ...  
bkgroup@kmllawgroup.com  
Marisa Myers Cohen on behalf of Creditor U.S. Bank National Association as Successor Trustee  
to mcohen@mwc-law.com  
Nelson Diaz on behalf of Defendant Citifinancial ndiaz@milsteadlaw.com,  
bkecf@milsteadlaw.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
Ryan A. Gower on behalf of Defendant Citifinancial rgower@duanemorris.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 12